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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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**Attorneys for Secured Creditor** 

HSBC Bank, N.A.

In Re:

Andras Nagy-Melykuti & Melina Nagy-Melykuti,

Debtors.



Order Filed on December 14, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-17210-CMG

Adv. No.:

Hearing Date: 9/20/2017 @ 10 a.m.

Judge: Christine M. Gravelle

## ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

DATED: December 14, 2017

Honorable Christine M. Gravelle United States Bankruptcy Judge Page 2

Debtor: Andras Nagy-Melykuti & Melina Nagy-Melykuti

Case No.: 17-19432

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTORS' CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association, as Trustee for the Holders of the Deutsche Alt-A Securities Inc. Mortgage Loan Trust, Mortgage-Pass-Through Certificates, Series 2007-OA1, holder of a mortgage on real property located at 47 Wilson Avenue, Aberdeen, NJ 07747, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and John Feggler, Esquire, attorney for Debtors, and for good cause having been shown;

It is **ORDERED**, **ADJUDGED** and **DECREED** that the proof of claim shall be paid outside the plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor will use post-petition funds to post to pre-petition payments due; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall remit \$1,600 immediately to Secured Creditor for the escrow shortage; and

It is further **ORDERED, ADJUDGED and DECREED** the balance of the escrow shortage is to be paid in monthly installments of \$320 per month until paid in full; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the pre-petition arrearage portion of claim will be reduced to accordingly, to zero and Secured Creditor shall file an amended claim within thirty (30) days from the date of this order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.